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UNITED STATES BANKRUPTCY COURT
District of New Jersey

Albert Russo
Cn 4853
Trenton, NJ 08650
(609) 587-6888
Standing Chapter 13 Trustee

In re:

Lisa M Taylor

Debtor(s)

of 5

Order Filed on June 24, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-25702 / MBK

Hearing Date: 06/11/2019

Judge: Michael B. Kaplan

Chapter: 13

### ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

**DATED: June 24, 2019** 

Honorable Michael B. Kaplan United States Bankruptcy Judge Case 17-25702-MBK Doc 51 Filed 06/26/19 Entered 06/27/19 00:41:36 Desc Imaged Certificate of Notice Page 2 of 5

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on

the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy

Code have been complied with; and for good cause shown, it is

**ORDERED** that the modified plan of the above named debtor, dated 05/03/2019, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

**ORDERED** that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 36 months.

**ORDERED** that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$10,500.00 PAID TO DATE

\$500.00 for 14 months beginning 6/1/2019

**ORDERED** that the case is confirmed with a calculated plan funding of \$17,500.00. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

**ORDERED** that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

**ORDERED** that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan
provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve
upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the
debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court
and serve upon the Trustee a written objection to such Certification.

**ORDERED** that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

**ORDERED** that the Standing Trustee is <u>not authorized</u> to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

**ORDERED** that the debtor(s) must obtain a loan modification by 11/30/2019 or as extended by Loss Mitigation Order.

• Creditor NJ Housing and Mortgage Finance Agency c/o Cenlar FSB, PACER claim #4-1, will be paid through the Chapter 13 Plan until an Amended Proof of Claim is filed.

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**ORDERED** that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor <u>and</u> file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

Order Confirming Chapter 13 Plan

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ted States Bankruptcy District of New Jersey

In re: Lisa M Taylor Debtor Case No. 17-25702-MBK Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Jun 24, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db +Lisa M Taylor, 390 Wheatley Avenue, Beverly, NJ 08010-1042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2019 at the address(es) listed below:

Albert Russo Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

docs@russotrustee.com

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John Zimnis on behalf of Debtor Lisa M Taylor njbankruptcylaw@aol.com.

Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency

kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com Michael R. DuPont on behalf of Creditor NJ Law & Public Safety Credit Union

dupont@redbanklaw.com, dana@redbanklaw.com

Lakehurst Naval Federal Credit Union Michael R. DuPont on behalf of Creditor dupont@redbanklaw.com, dana@redbanklaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8